Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 1 of 69

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	James	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	McCain	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Lastware	Lastronia
		Last name	Last name
		First name	First name
		The thank	Thorname
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX1021	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 2 of 69

Debtor 1 James First Name	McCain Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	6224 S. Aberdeen	If Debtor 2 lives at a different address:
	Number Street 2nd Floor	Number Street
	ChicagoIllinois60621CityStateZip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 3 of 69

Debtor 1 James		McCain	Case number (if kr	nown)
First Name	Middle Name	Last Name		
Part 2: Tell the Co	urt About Your Bankruptcy Cas	е		
 The chapter of the Bankruptcy Coolars choosing to under 	de you Bankruptcy (Form B2010)).	scription of each, see <i>Notice I</i> . Also, go to the top of page 1		C. § 342(b) for Individuals Filing for ropriate box.
8. How you will pa	more details about he cashier's check, or me may pay with a credit I need to pay the fee Individuals to Pay Yo I request that my fee judge may, but is not the official poverty line	ow you may pay. Typically, oney order If your attorned card or check with a pre-perin installments. If you check with a pre-perin installments are be waived (You may required to, waive your feet that applies to your familian, you must fill out the Applies to your the Applies to your may required to, waive your familian, you must fill out the Applies to your may require that applies to your familian, you must fill out the Applies to your may require that applies to your familian.	if you are paying they is submitting you rinted address. cose this option, signs (Official Form 10) uest this option only, and may do so or ly size and you are	the clerk's office in your local court for ne fee yourself, you may pay with cash, ur payment on your behalf, your attorney gn and attach the <i>Application for</i> 3A). y if you are filing for Chapter 7. By law, a nly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy with last 8 years?	IAZI INO	w	'hen	Case number Case number Case number
10. Are any bankru cases pending of being filed by a spouse who is n filing this case w you, or by a bus partner, or by a affiliate?	Yes, Debtor District Debtor Debtor		/hen	Relationship to you Case number, if known
11. Do you rent you residence?	Yes. Has your landlord No. Go to line Yes. Fill out //	ne 12.		o you want to stay in your residence? ast You (Form 101A) and file it with

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 4 of 69

McCain Debtor 1 James Case number (if known) Middle Name First Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 5 of 69

Debtor 1 James McCain Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Al	bout Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	ou must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.		counseling ager	ring from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			ne 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required counseling beca	d to receive a briefing about credit ause of:
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Mair Document Page 6 of 69

McCain Debtor 1 James Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ James McCain Signature of Debtor 1 Signature of Debtor 2 Executed on _ 12/29/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 7 of 69

Debtor 1 James		McCain	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	• •			ules filed with the petition is incorrect.
attorney, you do not	•	' '		•
need to file this page.	/s/ Angie Harb		Date	12/29/2016
	Signature of Attorney f	or Debtor	MI	M / DD / YYYY
	eiga.a.e e. / a.ee, .	0. 200.0.		
	Angie Harb			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3128374024	Email address	aharb@semradlaw.com
			Illinois	
	Bar number	·	State	

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 8 of 69

Fill in this infor	mation to identify your ca	ase:	
Debtor 1	James		McCain
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if	this	is	an
	amende	d filir	ηg	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,576.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,576.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	,
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$9,470.00
Your total liabilities	\$9,470.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,613.48
• • • • • • • • • • • • • • • • • • • •	
. Schedule J: Your Expenses (Official Form 106J)	

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 9 of 69

McCain Debtor 1 James _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,318.75 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 10 of 69

Fill in this	inforr	nation to identify your ca	ase:					
					MaCain			
Debtor 1		James First Name	Middle N	lame	McCain Last Name	_		
Debtor 2						_		
(Spouse, if fi	ling)	First Name	Middle N	lame	Last Name			
United Sta	ates B	ankruptcy Court for the:	Northern		District of Illinois (State)	_		
Case num	ber				(-1413)	_		
								Check if this is an
Officia	ıl Fo	orm 106A/B						amended filing
Sche	dul	e A/B: Prope	rty					12/1
category v responsibl	where le for	you think it fits best. B	Be as complete a mation. If more s	nd a	asset only once. If an asset fits i ocurate as possible. If two marrie is needed, attach a separate sho question.	d people a	re filing together, both a	re equally
Part 1:	Desc	ribe Each Residenc	e, Building, La	nd, c	or Other Real Estate You Owr	or Have	an Interest In	
			uitable interest	in an	y residence, building, land, or sin	nilar propei	ty?	
~		Go to Part 2						
	Yes.	Where is the property?						
11				Wh	at is the property? Check all that a	pply.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Stree	t address, if available, or o	other description	H	Single-family home Duplex or multi-unit building			ims Secured by Property.
				Н	Condominium or cooperative		Current value of the	Current value of the
				Ħ	Manufactured or mobile home		entire property?	portion you own?
	Num	ber Street			Land		Describe the mature	f
	Num	bei Glieet			Investment property		Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code	Н	Timeshare Other		the entireties, or a life	e estate), if known.
					o has an interest in the property?	Check	Check if this is co	mmunity property
				one	e. Debtor 1 only			
				H	Debtor 2 only			
				Ħ	Debtor 1 and Debtor 2 only			
					At least one of the debtors and ano	ther		
					ner information you wish to add a	bout this it	em, such as local	
If you	own (or have more than one, lis	st here:	pro	perty identification number:			
ii you	OWIT	or mare more than one, in	st rioro.	Wh	at is the property? Check all that a	pply.		claims or exemptions. Put
1.2	Stroo	t address, if available, or o	other description		Single-family home			red claims on Schedule D: nims Secured by Property.
	Olice	t address, if available, of t	other description		Duplex or multi-unit building		Current value of the	Current value of the
					Condominium or cooperative		entire property?	portion you own?
				Н	Manufactured or mobile home Land			
	Num	ber Street		H	Investment property		Describe the nature o	
	0.1	Obsta	7'- 0-1-	П	Timeshare Other		interest (such as fee s the entireties, or a life	
	City	State	Zip Code		Other			
				Wh	o has an interest in the property?	Check	(see instructions)	mmunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and ano	ther		
					ner information you wish to add a perty identification number:	bout this it	em, such as local	

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 11 of 69

Debtor 1	James First Name	Middle Name	McCain Last Name	_ Case number	(if known)	
	et address, if available, or otl		What is the property? Check all that ap Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	oply.	the amount of any secu	-
City	State	[[[Timeshare Other Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anotother information you wish to add about the other and all the other of the other information you wish to add about the other of t	ther	Check if this is co (see instructions)	estate), if known.
	the dollar value of the porve attached for Part 1. Wr	tion you own for a	.	ling any entrie	s for pages	
Do you ow you own tl	nat someone else drives. If y ns, trucks, tractors, sport ut	equitable interestou lease a vehicle,	t in any vehicles, whether they are realso report it on Schedule G: Executory cycles			
3.1	Make Model: Year: Approximate mileage: Other information: 2003 Dodge Caravan	Dodge Caravan 2003 249000	Who has an interest in the prope one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and		the amount of any secu	claims or exemptions. Put ared claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$400.00
3.2	Make Model: Year: Approximate mileage: Other information: 1995 Pontiac Bonneville	Pontiac Bonneville 1995 140000	Check if this is community p instructions) Who has an interest in the prope one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	erty? Check	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: nims Secured by Property. Current value of the portion you own? \$1375.00
			Check if this is community p	roperty (see		

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 12 of 69

tor 1	First Name	Middle Name	McCain Last Name	Case number		
		Middle Name				
3.3	Make		Who has an interest in the p	roperty? Check	Do not deduct secured	•
	Model: Year:		one.		the amount of any secu	ims Secured by Property
	Approximate mileage:		Debtor 1 only		Creditore vine riave cia	and coodina by troporty
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	ity property (see		
			instructions)			
3.4	Make		Who has an interest in the p	property? Check		claims or exemptions. P
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors vvno Have Cia	ims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	ity property (see		
			instructions)			
Exar	nples: Boats, trailers, motors No	•	er recreational vehicles, other t, fishing vessels, snowmobiles, r	•		
Exar	nples: Boats, trailers, motors No Yes Make	•	t, fishing vessels, snowmobiles, r Who has an interest in the p	notorcycle accessori	Do not deduct secured	
Exar	nples: Boats, trailers, motors No Yes	•	t, fishing vessels, snowmobiles, r Who has an interest in the p one.	notorcycle accessori	Do not deduct secured the amount of any secu	
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the pone. Debtor 1 only	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	notorcycle accessori property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors	property? Check ly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	property? Check ly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communication.	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors instructions)	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fored claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone.	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone.	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hered claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only	oroperty? Check s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. P lired claims on Schedule lims Secured by Property
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	oroperty? Check ly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors	property? Check ly s and another lity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check ly s and another lity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule of the portion you own? claims or exemptions. I ared claims on Schedule of the portion you own? claims or exemptions. I ared claims on Schedule of the Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	s, personal watercraft	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors	property? Check ly s and another lity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?	claims on Schedule ims Secured by Propent value of the portion you own? claims or exemptions. It is claims on Schedule ims Secured by Propent Current value of the

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 13 of 69

McCain Debtor 1 James Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... used furniture \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... tv, phone \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used clothing \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$800.00 for Part 3. Write that number here

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 14 of 69

McCain Debtor 1 James Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: <u>\$1</u>.00 prepaid card 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 15 of 69

Debt	or 1 James First Name	Middle Name	McCain Last Name	Case number (if known)	
20.	Negotiable instruments i	orate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer	checks, promissory notes, a	and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension		the wift on the good party of	other pension or profit-sharing plans	
	No	ia, Lilioa, Reogli, 401(k), 403(b),	, tillit savings accounts, or	otile pension of profit-sharing plans	
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			-
		Retirement account:			
		Keogh:			
		Additional account:		_	
		Additional account:			
22.		prepayments deposits you have made so that y			
	✓ No		Institution name:		
	Yes	Electric:	-		
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for a nu	umber of years)	
	✓ No Yes	Issuer name and description:			

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 16 of 69

Debt	tor 1 James First Name	Middle Name	McCain Last Name	Case number (if known)	
24.		education IRA, in an account in a qu 30(b)(1), 529A(b), and 529(b)(1).	ıalified ABLE program, or	under a qualified state tuition program.	
	No Yes	nstitution name and description. Separa	tely file the records of any in	terests.11 U.S.C. § 521(c):	
	-				
25.	Trusts, equitable for	le or future interests in property (oth your benefit	ner than anything listed in	line 1), and rights or powers	
	No Yes. Describ	De			
26.		ights, trademarks, trade secrets, and net domain names, websites, proceeds			
	✓ No Yes. Describ	De			
27.		chises, and other general intangibles ing permits, exclusive licenses, coopera		uor licenses, professional licenses	
	✓ No Yes. Describ	De			
Mor	ney or propert	y owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe	ed to you			
		ecific information		Federal:	\$0.00
	you alr	them, including whether eady filed the returns e tax years		State:	\$0.00
20	Family support			Local:	\$0.00
23.		lue or lump sum alimony, spousal supp	ort, child support, maintena	nce, divorce settlement, property settlemen	t
	✓ No	ecific information		Alimony:	\$0.00
	res. Give sp	edilo imormation		Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
				Property settlement:	\$0.00
30.	Examples: Unpai	someone owes you d wages, disability insurance payments, Security benefits; unpaid loans you ma		vacation pay, workers' compensation,	
	No No Decerib	•			ı
	Yes. Describ	U			

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 17 of 69

Deb ⁻	tor 1 James		McCain	Case number (if known)	
	First Name	Middle Nam	e Last Name		_
31.	Interests in insurance p Examples: Health, disabilit		ealth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary of property because someon No Yes. Describe	of a living trust, expect	n someone who has died proceeds from a life insurance policy	, or are currently entitled to receive	
33.	Claims against third par		you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34.	Other contingent and u to set off claims No Yes. Describe	nliquidated claims o	f every nature, including counterd	claims of the debtor and rights	
35.	Any financial assets you No Yes. Describe	ı did not already list			
36.		-	om Part 4, including any entries fo		\$1.00
Part				nterest In. List any real estate in Pa	t 1.
37.	No. Go to Part 6. Yes. Go to line 38.	legal or equitable i	nterest in any business-related pro		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or No Yes. Describe	commissions you al	ready earned		
39.	Office equipment, furnis Examples: Business-relate No Yes. Describe		e, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elec	etronic devices

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 18 of 69

Debt	tor 1 James	McCain	Case number (if known)	
40	First Name Middle Nam		trada	
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of your	trade	
	✓ No			I
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			
				-
43. (Customer lists, mailing lists, or other compile	etions		
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.S	.C. § 101(41A))?	
		(
	No No			
	Yes. Describe			
44.	Any business-related property you did not a	Iready list		
	✓ No			
	Yes. Give specific			
	information			
				<u> </u>
		-		
				
45 A	dd the dollar value of all of your entries from	Part 5 including any entries for na	ines vou have attached	
	art 5. Write that number here			
	6: Describe Any Farm- and Commerc	vial Fishing-Related Property V	ou Own or Have an Interest In	
Part	If you own or have an interest in farmland, list in		od own of flave an interest in.	
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 19 of 69

Debt	tor 1 James First Name	Middle Name	McCain Last Name	Case number (if known)	
48.			2.51.14.115		
	✓ No Yes. Describe				
49.	Farm and fishing equip No Yes. Describe	oment, implements, machinery, fixtu	res, and tools of trade		
50.	Farm and fishing supp	lies, chemicals, and feed			
	No Yes. Describe				
51.	Any farm- and comme No Yes. Describe	rcial fishing-related property you dic	I not already list		
				Γ	
		Il of your entries from Part 6, includi r here	ng any entries for pages	you have attached	
Part ¹	7. Describe All Pro	perty You Own or Have an Inter	rest in That You Did N	ot List Above	
	Do you have other pro	perty of any kind you did not already			
		s, country club membership			
	Yes. Give specific information				
54 A	dd the dollar value of a	Il of your entries from Part 7. Write t	hat number here		
	da ilio dollar talao ora				
Part 8		Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. r	oart 2 total vehicles, lin	e 5	\$1775.00		
57. P	art 3: Total personal ar	nd household items, line 15	\$800.00		
58. P	art 4: Total financial as	sets, line 36	\$1.00		
59. F	Part 5: Total business-re	elated property, line 45	· · ·		
60. F	Part 6: Total farm- and	fishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. 1	Fotal personal property	Add lines 56 through 61	\$2576.00	Copy personal property total ►	+ \$2576.00
63. T	otal of all property on S	schedule A/B. Add line 55 + line 62			\$2576.00

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Page 20 of 69 Document

Debtor 1	James		McCain	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the: N	lorthern	District of Illinois	
	_		(State)	
Case number (If known)				
(11110111)				Check if this is a
Official	Form 106C			amended filing
Schedul	e C: The Prope	rtv You Claim	as Exempt	12/1:

information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	m as Exempt		
1.	Which set of exemptions are you claim ✓ You are claiming state and federal ✓ You are claiming federal exemption	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
2.	For any property you list on Schedule A	A/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Dodge Caravan, 2003, 2003 Dodge Caravan Line from Schedule A/B: 03	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
	Brief description: Pontiac Bonneville, 1995, 1995 Pontiac Bonneville Line from Schedule A/B: 03	\$1,375.00	\$1,375.00; \$0.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for a	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 21 of 69

McCain Debtor 1 James Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$200.00 description: **✓** \$200.00 used clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$1.00 description: **✓** \$1.00 Other financial account, 100% of fair market value, up to any prepaid card applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$300.00 description: **✓** \$300.00 used furniture 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(b) \$300.00 description: **✓** \$300.00

100% of fair market value, up to any

applicable statutory limit

tv, phone

07

Line from

Schedule A/B:

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 22 of 69

				go == 0			
Fill in th	nis inforr	nation to identify your ca	ase:				
Debtor	1	James		McCain			
		First Name	Middle Name	Last Name			
Debtor							
(Spouse,	if filing)	First Name	Middle Name	Last Name			
United	States B	ankruptcy Court for the:	Northern	District of Illinois			
_	_			(State)			
Case nu (If known)							
Offic	cial I	orm 106D					Check if this is an amended filing
Sch	edu	le D: Credit	ors Who Hav	ve Claims Secui	red by Prop	erty	12/15
more sp	oace is r			e are filing together, both are eduber the entries, and attach it to			
1. D o	o any c	reditors have claims s	ecured by your propert	ty?			
V	No. C	heck this box and subr	mit this form to the court v	vith your other schedules. You h	ave nothing else to repo	ort on this form.	
	Yes. I	Fill in all of the informatio	n below.				
Part 1:	List A	All Secured Claims					
foi	r each cla	aim. If more than one cre		ed claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.		Column B Value of collateral	Column C Unsecured portion If any

this claim

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 23 of 69

еч .								
HIII II	n this intori	mation to identify your c	ase:					
Deb	tor 1	James		McCain				
		First Name	Middle Name	Last Name				
Deb								
(Spot	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois				
				(State)				
(If knd	e number							
		orm 106E/F				Ch	eck if this is a	n amended filing
Sc	hedu	ule E/F: Cre	ditors Who	Have Unse	ecured Claims			12/15
other Form clain	r party to a 106A/B) a ns that are entries in t n).	any executory contracts and on <i>Schedule G: Exe</i> listed in <i>Schedule D: C</i>	s or unexpired leases that cutory Contracts and Uni- creditors Who Hold Claims tach the Continuation Pa	t could result in a clai expired Leases (Officia s Secured by Property	ims and Part 2 for creditors wit n. Also list executory contracts Il Form 106G). Do not include a If more space is needed, copy e top of any additional pages, v	s on <i>Sched</i> ny credito the Part y	dule A/B: Propers with partice of the particle of the particle of the partice of the particle	perty (Official ally secured it out, number
1.		reditors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amou ding to the creditor's na particular claim, list the		both priorit	ty and nonprio	ority amounts.
						Total	Priority	Nonpriority

claim

amount

amount

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 24 of 69

McCain Debtor 1 James Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 Allstate Insurance Company \$7,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 4303 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60197 Carol Stream Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ car accident Is the claim subject to offset? Yes 4.2 City of Chicago Parking \$1,236.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ parking tickets Is the claim subject to offset? **✓** No Yes 4.3 Cook County Department of Revenue \$117.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 118 N Clark St, Room 1160 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ non-retailer use tax Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Page 25 of 69 Document

McCain Debtor 1 James _ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ILLINOIS COLLECTION SE \$617.00 Last 4 digits of account number _ 2107 Nonpriority Creditor's Name 8231 185TH ST STE 100 When was the debt incurred? 4/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent TINLEY PARK 60487 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No

Other. Specify _

PAYMENT DATA

Yes

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 26 of 69

Debto	or 1 James First Na		Middle Name	McCain Last Name	Case number (if known)
Part 3	List C	thers to Be Notifie	d About a Debt Tha	at You Already Liste	d
c c	ollection ollection	agency is trying to co agency here. Similarly ere. If you do not hav	llect from you for a d y, if you have more th	ebt you owe to someon an one creditor for any	or a debt that you already listed in Parts 1 or 2. For example, if a ne else, list the original creditor in Parts 1 or 2, then list the or of the debts that you listed in Parts 1 or 2, list the additional ebts in Parts 1 or 2, do not fill out or submit this page.
Ī	Name			On which entry	in Part 1 or Part 2 did you list the original creditor?
_		IROE # 630		Line 4.3	of (Check one): Part 1: Creditors with Priority Unsecured Claims
	Number	Street			Part 2: Creditors with Nonpriority Unsecured Claims
(Chicago	Illinois	60603	Last 4 digits of	account number
(City	State	Zip Code		

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 27 of 69

Debtor 1 James McCain Case number (if known)

FIRST INA	me Middle Name Last Name			
Part 4: Add ti	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpose
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oc. Total. Add lines of through od.	00.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$9,470.00	
	6i Total Add lines 6f through 6i	6i	\$9,470.00	

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 28 of 69

Fill in this infor	mation to identify your c	ase:			
Debtor 1	James		McCain		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 29 of 69

				ge 20 el 00	
Fill in this infor	mation to identify your o	case:			
Debtor 1	James		McCain		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
					Check if this is an
O. (- 40011				amended filing
Official	Form 106H				
Sahadul	e H: Your Co	lohtoro			40/45
Schedul	e n: Your Co	iebtors			12/15
1. Do you ha	e last 8 years, have you		operty state or territor	• •• •• •• •• •• •• •• •• •• •• •• •• •	ies and territories include Arizona, California,
	, ,	xico, Puerto Rico, Texas, W	ashington, and Wiscons	sin.)	
	Go to line 3.				
Yes		er spouse, or legal equiva	alent live with you at the	e time?	
$\overline{\mathbf{V}}$	No				
	Yes. In which communi	ty state or territory did yo	u live?	Fill in the name and cu	rrent address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zip C	 Code	
	n 1, list all of your code a codebtor only if that i		•		th you. List the person shown in line 2

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply:

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 30 of 69

				. age 20 of 00		
Fill in this	information to identify	your case:				
Debtor 1	James		McCain			
	First Name	Middle Name	Last Nan	ne	Check if this is:	
Debtor 2	ling) First Name	Middle Nesse	L ant Nine		An amended filing	
(Spouse, II II	1119) First Name	Middle Name	Last Nan		A supplement showing post-	-notition chapter 1
United State the: Case number	tes Bankruptcy Court for	Northern	_ District of Illino (Stat		expenses as of the following	
(If known)					MM / DD / YYYY	
Officia	al Form 106I					
Sched	lule I: Your In	come				12/1
informatio spouse. If number (if	n about your spouse. I	f you are separated and I, attach a separate she y question.	d your spouse	is not filing with yo	nd your spouse is living with you, do not include information and additional pages, write your n	about your
1. Fill in y	your employment		Debtor 1		Debtor 2	
		Employment status	✓ Employe	d	Employed	
attach a	nave more than one job, a separate page with ation about additional		Not Emp	loyed	Not Employed	
employ		Occupation				
	e part time, seasonal, or oployed work.	Employer's name	American Em	ployer Group		
	ation may include student nemaker, if it applies.	Employer's address	800 Oak Ride Number Street	·	Number Street	
			Oak Ridge	Tennessee 3783		
			City	State Zip C	ode City State	e Zip Code
		How long employed there?	5 months			
Part 2:	Give Details About N	Monthly Income				
spouse ur If you or y	nless you are separated.	e more than one employer,			y line, write \$0 in the space. Include	
				For Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		\$3,18	5.00	
3. Estin	nate and list monthly ove	rtime pay.	3	+ \$	0.00	
4. Calc	ulate gross income. Add l	ine 2 + line 3.	4	\$3,18	35.00	

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 31 of 69

Debtor 1James First Name Middle Name	McCain Last Name	Case numb known)	oer <i>(if</i>	
THIST NAME WHOSE NAME	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$3,185.00		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	. \$571.52		
5b. Mandatory contributions for retirement plans	5b	. \$0.00		
5c. Voluntary contributions for retirement plans	5c.	. \$0.00		
5d. Required repayments of retirement fund loans	5d.	. \$0.00		
5e. Insurance	5e.	. \$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	. \$0.00		
5h. Other deductions. Specify:	5h.	. + \$0.00	+	
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5c + 5h$.	5d + 5e +5f + 5g 6.	\$571.52		
7. Calculate total monthly take-home pay. Subtract line	6 from line 4. 7.	\$2,613.48		
8. List all other income regularly received:				
8a. Net income from rental property and from opera business, profession, or farm	-			
Attach a statement for each property and business s gross receipts, ordinary and necessary business exp the total monthly net income.		\$0.00		
8b. Interest and dividends	8b.	. \$0.00		
8c. Family support payments that you, a non-filing s dependent regularly receive	spouse, or a			
Include alimony, spousal support, child support, ma divorce settlement, and property settlement.	aintenance, 8c.	\$0.00		
8d. Unemployment compensation	8d.	. \$0.00		
8e. Social Security	8e.	. \$0.00		
8f. Other government assistance that you regularly Include cash assistance and the value (if known) of a cash assistance that you receive, such as food stampunder the Supplemental Nutrition Assistance Progran housing subsidies Specify:	any non- os (benefits	\$0.00		
8g. Pension or retirement income	<u></u>		 -	
8h. Other monthly income. Specify:	_	. + \$0.00	+	
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e	e + 8f +8g + 8h. 9.	\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or n	on-filing spouse	. \$2,613.48	+	\$2,613.48
11. State all other regular contributions to the expense Include contributions from an unmarried partner, memb friends or relatives. Do not include any amounts already included in lines 2-	ers of your household, y	your dependents, your roor		
Specify:				11. + \$0.00
12. Add the amount in the last column of line 10 to the Write that amount on the Summary of Schedules and St				12. \$2,613.48 Combined
13. Do you expect an increase or decrease within the y	year after you file this	form?		monthly income
Yes. Explain:				

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 32 of 69

		Docu	iment Page 32 of 69)	
Fill in this infor	mation to identify	your case:			
Debtor 1	James		McCain		
Dobtor 2	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ıg
United States E	Bankruptcy Court fo	or the: Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	/
Official	Form 106	<u>5J</u>			
Schedul	e J: Your E	Expenses			12/15
information. If (if known). Ans	more space is nee wer every question				
Part 1: Des	cribe Your Hou	sehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live	in a separate household?			
	No				
	Yes. Debtor 2 m	nust file Official Forms 106J-2, Expen	ses for Separate Household of Debi	for 2.	
2. Do you hav	e dependents?	No			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	1 year	No. ✓ Yes.
			Child	0 months	Yes. No.
			Office	<u> </u>	Yes.
expenses o	penses include f people other	✓ No			
than yourself an dependents	•	Yes			
		oing Monthly Expenses			
Estimate you	r expenses as of yor of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup			
	•	non-cash government assistance i	-		Your expenses
	I or home ownerslor the ground or lot	hip expenses for your residence. In . 4.	clude first mortgage payments and		\$100.00
If not inc	luded in line 4:				
4a. Real e	state taxes				4a \$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 33 of 69

 Debtor 1 James
 James McCain
 Case number (if known)

 First Name
 Middle Name
 Last Name

First Name	Middle Name Last Name			
				Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity	oans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural g	as		6a.	\$0.00
6b. Water, sewer, garbage co	llection		6b.	\$0.00
6c. Telephone, cell phone, Ir	ternet, satellite, and cable services		6c.	\$300.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping su	oplies		7.	\$700.00
8. Childcare and children's ed	lucation costs		8.	\$200.00
9. Clothing, laundry, and dry o	eleaning		9.	\$233.00
10. Personal care products as	nd services		10.	\$245.00
11. Medical and dental expen	ses		11.	\$100.00
12. Transportation. Include ga Do not include car payment	s, maintenance, bus or train fare. s		12.	\$500.00
13. Entertainment, clubs, rec	reation, newspapers, magazines, and books		13.	\$0.00
14. Charitable contributions a	and religious donations		14.	\$10.00
15. Insurance. Do not include insurance dec	ducted from your pay or included in lines 4 or 20).		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$0.00
15d. Other insurance. Specif	у:		15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 of	or 20.		
Specify:			16	\$0.00
17. Installment or lease paym	ents:		10	
17a. Car payments for Vehic			17a	\$0.00
17b. Car payments for Vehic	le 2		17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
	, maintenance, and support that you did not	report as deducted from		\$0.00
	ule I, Your Income (Official Form 106I).		18.	
	to support others who do not live with you.			
Specify:	and the leader to the set of this forms	u on Cale adula I. Vann Income	19.	\$0.00
20a. Mortgages on other pro	ses not included in lines 4 or 5 of this form o	r on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.	F7		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's	or renter's insurance			
20d. Maintenance, repair, an			20c	\$0.00
20e. Homeowner's association			20d	\$0.00
206. HOMEOWINE S association	or condominant dues		20e	\$0.00

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 34 of 69

Debtor 1 Jame			McCain	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
22 Calculate	your monthly expenses	e				
	ies 4 through 21.	s.				\$2,388.00
	· ·		\$0.00			
	line 22 (monthly expense		\$2,388.00			
	ie 22a and 22b. The resu		enses.		22.	
23. Calculate	our monthly net incon	ne.				
23a. Copy	ine 12 (your combined n	monthly income) from S	Schedule I.		23a	\$2,613.48
23b. Copy	your monthly expenses f	from line 22 above.			23b	\$2,388.00
	ct your monthly expense	, ,	icome.			\$225.48
The re	sult is your monthly net	income.			23c	
			oan within the year or do yo			

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 35 of 69

Fill in this information to identify your case:								
Debtor 1	James		McCain					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(Otato)					

Official Form 106Dec

П	Check if this is an
	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
×	/s/ James McCain	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 12/29/2016	Date						
	MM/DD/YYYY	MM/DD/YYYY						

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 36 of 69

Fill in this info	ormation to identify your o	case:					
Debtor 1	James		McCain				
Dahta : 0	First Name	Middle Nar	ne Last Nam	Э			
Debtor 2 (Spouse, if filing)	First Name	Middle Nar	ne Last Nam	э			
United States	Bankruptcy Court for the:	Northern	District of Illino	s			
Case number			(State	e)			
(If known)							Check if this is a
Official	Form 107						amended filing
Stateme	ent of Financia	al Affairs fo	r Individuals I	Filina foi	Bankru	intev	12/1:
	ete and accurate as po					<u> </u>	
information.	If more space is neede	ed, attach a separa					
number (it k	nown). Answer every q	uestion.					
Part 1: Giv	e Details About Your	Marital Status ar	nd Where You Lived	Before			
1. What i	s your current marital st	atus?					
Πм	arried						
	ot married						
2. During	the last 3 years, have yo	ou lived anywhere o	ther than where you liv	e now?			
		ou lived allywhere o	ther than where you he	e now:			
□ No	o es. List all of the places yo	ou lived in the last 3	vears. Do not include v	here vou live r	now.		
V	oo. Elot all of the places yo		youro. Bo not molado v	more yearver			
De	ebtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same as	Debtor 1		Same as Debtor 1
48	39 S Winchester			_			_
Nι	ımber Street		From <u>01/2008</u>	Number Stre	et		From
_			To <u>01/2016</u>				To
Ch Cit	nicago Illinois ty State	60609 Zip Code		City	State	Zip Code	
	-	<u> </u>		Same as	Debtor 1		Same as Debtor 1
				_			_
Nu	ımber Street		From	Number Stre	eet		From
_			To	-			То
Cir	ty State	Zip Code		City	State	Zip Code	
	, ciaio			,	2.000		
	he last 8 years, did you e <i>'ories</i> include Arizona, Califo						
✓ No							
<u>i</u>	. Make sure you fill out S	chedule H: Your Co	odebtors (Official Form	106H).			

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 37 of 69

Case number (if known)

McCain

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$16000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$20000.00 Wages, For last calendar year: commissions, commissions, 2015 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$18000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2015 For the calendar year before that: (January 1 to December 31, 2014

Debtor 1 James

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 38 of 69

McCain Debtor 1 James __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 39 of 69

insider's Name Number Street City State Zip Code	or 1	James			Mo	cCain	Case number	(if known)
Yes. List all payments to an insider. Dates of payment Dates of payments or transfer any property on account of a debt that benefited an insider? Vithin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?		First Name		Middle Name	Las	st Name		
Yes. List all payments to an insider. Dates of payment Total amount paid Amount you still owe Reason for this payment	nsio corp ager	ders include your porations of whic nt, including one	relatives; and the relatives; ar	any general partners an officer, director, ness you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	you are a general partner; g securities; and any managing
Dates of payment Total amount paid Amount you still owe Reason for this payment	✓			::-				
Number Street City State Zip Code Insider's Name Number Street	Ш	res. List all pay	yments to a	an insider.				Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Reason for this payment Include creditor's name Insider's Name Number Street		Number Street						
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Total amount paid Amount you still owe Insider's Name Number Street	_	City	State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. ✓ No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Include creditor's name Insider's Name Number Street		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of payment Dates of payment Total amount paid Reason for this payment Include creditor's name Number Street		Number Street						
Yes. List all payments that benefited an insider. Dates of payment Total amount paid Amount you still owe Include creditor's name Number Street		City	State	Zip Code				
Number Street	insid Inclu	der? ude payments on No	ı debts gua	aranteed or cosigne	ed by an insider. ider. Dates of	Total amount	Amount you	Reason for this payment
		Insider's Name						
		Number Street						
City State Zip Code		City	State	Zip Code				
Insider's Name		Insider's Name						
Number Street		Number Street						
City State Zip Code		City	State	Zip Code				

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 40 of 69

McCain Debtor 1 James Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 41 of 69

Debt	tor 1 James	McCain	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		ank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account i	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	you give any gifts with a to	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			_
	Number Street			
	City State Zip Code			
	Person's relationship to you			

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 42 of 69

	James	McCain Case number (if ki	nown)	
	First Name Middle Name	Last Name	, <u> </u>	
. Wi	hin 2 years before you filed for bankruptcy, o	did you give any gifts or contributions with a total valu	e of more than \$600	to any charity?
	No			
	Yes. Fill in the details for each gift or contrib	ution.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name	<u> </u>		_
	Charty's Name			
	Number Street	<u> </u>		
	Number Street			
	City State Zip Code	-		
	Oity State Zip Gode			
rt 6·	List Certain Losses			
✓	No Yes. Fill in the details. Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>	loss	lost
		7VB. Troperty.		
	List Osatsia Damasada sa Tasasfana			
. Wit	out seeking bankruptcy or preparing a bankr			anyone you consulted
. Wit	hin 1 year before you filed for bankruptcy, di out seeking bankruptcy or preparing a bankru			anyone you consulted
. Wit	hin 1 year before you filed for bankruptcy, di but seeking bankruptcy or preparing a bankru ude any attomeys, bankruptcy petition preparers	uptcy petition?		anyone you consulted
. Wit	hin 1 year before you filed for bankruptcy, di out seeking bankruptcy or preparing a bankru ude any attomeys, bankruptcy petition preparers No	uptcy petition? , or credit counseling agencies for services required in you	r bankruptcy.	
. Wit	hin 1 year before you filed for bankruptcy, di out seeking bankruptcy or preparing a bankru ude any attomeys, bankruptcy petition preparers No	uptcy petition?		Amount of
. Wit	hin 1 year before you filed for bankruptcy, di out seeking bankruptcy or preparing a bankru ude any attomeys, bankruptcy petition preparers No	uptcy petition? i, or credit counseling agencies for services required in you Description and value of any property	r bankruptcy. Date payment	
. Wit	hin 1 year before you filed for bankruptcy, di out seeking bankruptcy or preparing a bankru ude any attomeys, bankruptcy petition preparers No Yes. Fill in the details.	uptcy petition? s, or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bankruptcy, di out seeking bankruptcy or preparing a bankru ude any attomeys, bankruptcy petition preparers No	uptcy petition? i, or credit counseling agencies for services required in you Description and value of any property	Date payment or transfer	Amount of
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i. Wit	hin 1 year before you filed for bankruptcy, diput seeking bankruptcy or preparing a bankrupte any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	uptcy petition? s, or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	Amount of payment
i. Wit	hin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankrupte any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	uptcy petition? s, or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	Amount of payment

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 43 of 69

Debt		James		McCain	Case number (if known	<i></i>	
		First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed you deal with your credit not include any payment or	tors or to make paym		our behalf pay or transfel	r any property to any	one who promised to
	✓	No					
	Ц	Yes. Fill in the details.					
				Description and value of transferred	any property	Date A payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	Inclu and	ordinary course of your bude both outright transfers a transfers that you have alreated. No Yes. Fill in the details.	and transfers made as s	ecurity (such as the granting of	a security interest or mortga	age on your property).	Do not include gifts
				Description and value of property transferred	payments re	y property or eceived or debts paid	
					in exchange	•	made
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
19.	ben	nin 10 years before you file eficiary? ese are often called asset-pro		l you transfer any property to	a self-settled trust or sin	nilar device of which	you are a
	✓	No					
		Yes. Fill in the details.					
				Description and value o	f the property transferred		Date transfer was made
		Name of trust					

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 44 of 69

McCain Debtor 1 James Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 45 of 69

McCain Debtor 1 James Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 46 of 69

Debt		James			McCain	Case n	number (if l	known)		
		First Name		Middle Name	Last Name					
26.		e you been a party No	/ in any judic	ial or administra	tive proceeding under	r any environmenta	l law? Inc	clude settlem	ents and orde	rs.
		Yes. Fill in the det	ails.							
				C	Court or agency		Nature o	f the case		Status of the case
		Case title								Pending
				C	Court Name					On appeal
		Case number			lumberStreet					Concluded
				ō	City State	Zip Code				
Part	11:	Give Details Ab	out Your B	usiness or Cor	nnections to Any Bu	ısiness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the fol	lowing co	onnections to	any business	?
		A sole propri	etor or self-e	mployed in a trac	de, profession, or othe	r activity, either full-	-time or p	art-time		
		A member of	a limited liab	ility company (LL	C) or limited liability pa	artnership (LLP)				
		A partner in a	a partnership							
		An officer, dir	rector, or ma	naging executive	e of a corporation					
		An owner of a	at least 5% o	f the votina or ec	juity securities of a cor	poration				
		ш			, , ,					
	✓	No. None of the a								
		Yes. Check all that	at apply abov	e and fill in the c	letails below for each l	business.				
					Describe the nat	ure of the business	i	Employer Id	entification n	umber Do not
								include Soc	ial Security nu	umber or ITIN.
		Duain and Name			_			EIN:		
		Business Name								
		Number Street			-			Dates busin	ess existed	
					Name of account	ant or bookkeeper	•			
		City	State	Zip Code	-			From	To	
					Describe the nat	ure of the business	•		entification no ial Security no	umber Do not umber or ITIN.
		Business Name			-			EIN:		
		Number Street			_			Dates busin	ess existed	
					Name of account	ant or bookkeeper				
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business			entification n	umber Do not umber or ITIN.
								EIN:	,	
		Business Name								
		Number Street			- L			Dates busin	ess existed	
		City	State	Zip Code	Name of account	ant or bookkeeper		F	т.	
		Oity	Siale	Zih Code				From	To	

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 47 of 69

Debt	tor 1	James			McCain	Case number (if known)
	Ī	First Name		Middle Name	Last Name	
28.	cred	iin 2 years before litors, or other pa No Yes. Fill in the de	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		N Dissel			<u>-</u>	
		Number Street				
		City	State	Zip Code	=	
		•	Olato	2.6 0000		
Part	12:	Sign Below				
t	rue a	nd correct. I unde kruptcy case can	erstand that result in fin	making a false states es up to \$250,000, o	ement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	James McCa ure of Debtor			Signature of Debtor 2
		Signal	ure or Debtor	ı		9
		Date 1	2/29/2016			Date
	Did vo	u attach addition	nal nagge to	Vour Statement of	Einanoial Affaire for Individ	uals Filing for Bankruptcy (Official Form 107)?
	oiu yo	u attach addition	iai pages to	Tour Statement of	rillalicial Allalis Ioi illulvic	uals Filling for Ballkruptcy (Official Forth 107):
	✓ N	0				
	Ye	es				
	Did yo	ou pay or agree to	pay someo	ne who is not an att	orney to help you fill out b	ankruptcy forms?
	✓ N	0				
֓֞֞֜֜֜֞֜֜֓֓֓֓֓֓֓֓֓֜֜֜֜֓֓֓֓֓֓֓֓֡֜֜֜֡֓֓֓֡֓֜֡֓֓֡	_	es. Name of persor	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 48 of 69

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	ct of Illinois				
n re	James McCain		Case No.				
	Debtor			(If known)			
			Chapter	Chapter 13			
	DISCLOSURE OF	COMPENSATION	N OF ATTORNEY F	OR DEBTOR			
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behal	e year before the filing of the p	etition in bankruptcy, or agreed to	be paid to me, for services			
	For legal services, I have agreed to a	ccept		\$2,900.00			
	Prior to the filing of this statement I	have received		\$200.00			
	Balance Due			\$2,700.00			
2	. The source of the compensation pai	d to me was:					
	✓ Debtor	Other (specify)					
3	. The source of the compensation pai	d to me is:					
	✓ Debtor	Other (specify)					
4	. I have not agreed to share the a members and associates of my	pove-disclosed compensation law firm.	with any other person unless the	y are			
		w firm. A copy of the agreeme	h a other person or persons who a nt, together with a list of the name				
5	In return for the above-disclosed fee a. Analysis of the debtor's fina bankruptcy;		service for all aspects of the bank advice to the debtor in determinin				
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;						
	c. Representation of the debto	at the meeting of creditors ar	nd confirmation hearing, and any a	adjourned hearings thereof;			
	d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;						
6	. By agreement with the debtor(s), the	above-disclosed fee does no	t include the following services:				
		CERTIFICA	ATION				
deb	I certify that the foregoing is a completor(s) in this bankruptcy proceedings.	te statement of any agreemen	t or arrangement for payment to n	ne for representation of the			
	12/29/2016		/s/ Angie Harb				
	Date		Signature of Attorney				
			Semrad Law Firm				
			Name of law firm				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 51 of 69

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \S 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$200.00 toward the flat fee, leaving a balance due of \$2,700.00; and \$61.76 for expenses, leaving a balance due of \$3,071.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 12/28/2016	
Signed:	
/s/ James McCain / James McCain / James McCain	/s/ Angie Harb
Dobtovia	75/ Angle Harb
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 54 of 69

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

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- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

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Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 55 of 69

6. Advise the debtor of the need to maintain appropriate insurance.

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Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 56 of 69

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 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$200.00 toward the flat fee, leaving a balance due of \$2,700.00; and \$61.76 for expenses, leaving a balance due of \$3,071.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/29/2016	
Signed:		
/s/ Jame	es McCain	
		/s/ Angie Harb
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 63 of 69

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	McCain, James	Case No	Case No		
	Debtor(s)	Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	RIX		
T knowledg	he above named Debtors hereby verify e.	that the attached list of creditors is tr	ue and correct to the best of their		
Date:	12/29/2016	/s/ McCain, Jam McCain, James Signature of Deb			

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK , 60487

Allstate Insurance Company PO Box 4303 Carol Stream , 60197

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , 60602

Cook County Department of Revenue 118 N Clark St, Room 1160 Chicago , 60602

Tristan & Cervantes 30 W MONROE # 630 Chicago , 60603

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 65 of 69

Middle Name		ase number (if known)	
estions for Reporting Purposes	st name		
No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily be money for a business or inventor of the control of	ormanly for a personal, factorial of the second of the sec	amily, or household purpose." as debts are debts that you incurred to obta operation of the business or investment.	
Yes. I am filing under Chapter 7	. Do you estimate that after	any exempt property is excluded and adminis bute to unsecured creditors?	trative
☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,001-\$5 \$50,000,001-\$1	0 million \$1,000,000,001-\$10 00 million \$10,000,000,001-\$50	billion D billion
▼ \$0-\$50,000 ■ \$50,001-\$100,000 ■ \$100,001-\$500,000 ■ \$500,001-\$1 million	\$10,000,001-\$5 \$50,000,001-\$1	0 million \$1,000,000,001-\$10 \$10,000,000,001-\$50	billion
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** ** ** ** ** ** ** ** **			
	estions for Reporting Purposes 16a. Are your debts primarily of "incurred by an individual primarily of "incurred by an individual primarily of "incurred by an individual primarily by the second of the second of title 17. 16b. Are your debts primarily by money for a business or interpretable of the second of the second of the second of title 17. 16c. State the type of debts your when seems are paid that fur primarily by the second of the second of the second of title 17. 16c. State the type of debts your primarily by the second of title 11, United States Code. I would be second of title 11, United States Code. I would be second of the	estions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts? When the primarily consumer debts? Consumer debts? When the primarily for a personal, for incurred by an individual primarily for a personal, for incurred by an individual primarily for a personal, for incurred by an individual primarily for a personal, for incurred by an individual primarily for a personal, for incurred by an individual primarily for a personal, for incurred by an individual primarily for a personal, for incurred by an individual primarily for a personal, for incurred by an individual primarily for a personal, for incurred by an individual primarily for a personal, for incurred by an individual primarily for a personal, for incurred by an individual primarily for a personal, for incurred by a personal for incurred by a pers	testions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 1016 incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obta money for a business or investment or through the operation of the business or investment. No. Go to line 16c. ✓ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. ✓ No. I am not filing under Chapter 7. Go to line 18. ✓ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and adminis expenses are paid that funds will be available to distribute to unsecured creditors? ✓ No. ✓ Yes. ✓ 1-49 ✓ 1-49 ✓ 1-49 ✓ 1000-5,000 ✓ 50.09 ✓ 90-50.09 ✓ 90-50.000 ✓ 100-199 ✓ 100-199 ✓ 200-999 ✓ 90-\$50,001 ✓ \$10,000,001-\$50 million ✓ \$500,001-\$100,000 ✓ \$10,000,001-\$50 million ✓ \$10,000,001-\$50 million ✓ \$10,000,001-\$50 million ✓ \$10,000,001-\$10 million ✓ \$10,000,001-\$10 million ✓ \$500,001-\$110,000 ✓ \$10,000,001-\$50 million ✓ \$10,000,001-\$10 million ✓ \$10,000,000,001-\$10 million

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 66 of 69

Fill in this infor	mation to identify your	casei			
Debtor 1	James		McCain		
Debtor 2	First Name	Middle Name	Last Name	_	
(Spouse, if filing)	First Name	Middle Name	Last Name	-	
United States E	Bankruptcy Court for the	Northern D	istrict of Illinois		
Case number			(State)	•••	
(If known)	****			-	
Official	Form 106De	∋c			Check if this is a amended filing
Declarati	ion About an	Individual Debtor	r's Schedules		12/1
If two married p	people are filing togeti	er, both are equally responsit	ole for supplying correct i	nformation.	
	nis form whenever you erty by fraud in connec I341, 1519, and 3571.	file bankruptcy schedules or a tion with a bankruptcy case c	mended schedules. Maki an result in fines up to \$2	ing a false statement, concealing proj 50,000, or imprisonment for up to 20	perty, or obtaining years, or both. 18
Partile Sign	Below				
Did you pa	IV or agree to pay som	eone who is NOT an attorney t			
IZI No	,	one moral an attorney t	o neib you iii dut bankru	ptcy forms?	
	lame of person				
Lind	The or person		Attach Bankruptcy Peti Signature (Official Form	ition Preparer's Notice, Declaration, and n 119).	
Under pen that they a	alty of perjury, I declar are true and correct.	e that I have read the summa	ry and schedules filed wit	h this declaration and	
🗶 /s/ James	McCain Manus	m ^c cuo	×		
Signature of	Debtor 1	· · · · · · · · · · · · · · · · · · ·	Signature of	D. L. C.	

Date

MM/DD/YYYY

Date 12/28/2016/

MM/DD/YYYY

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 67 of 69

Debtor	f 1 James First Name		Middle Name	McCain Last Name	Case number (if known)
28. W	Vithin 2 yea reditors, o	rs before you filed fo other parties.	r bankruptcy, did :	ou give a financial stater	nent to anyone about your business? Include all financial institutions
E	Z] No				
	Yes. Fill	in the details below.			
	8			Date issued	
	Name			MM/DD/YYYY	_
	Numbe	r Street		99F644	
	City	State	Zip Code	WT-W	
Part IZ	3 Sign B	elow			
a ba	ankruptcy :	/s/ James McCa	()	or imprisonment for up to	erty, or obtaining money or property by fraud in connection with p 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debtor	1/9		Signature of Debtor 2
		Date 12/28/2016			Date
Did	you attach	additional pages to	Your Statement of	Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
	No				reads rung to Dankiuptey (Onicial Point 107)?
poses.	Yes				
Did	you pay or	agree to pay someor	ie who is not an at	torney to help you fill out	bankruptcy forms?
designment	No				
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 68 of 69

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

in re:	McCain, James		
	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MA	TRIX
Ti knowledge	he above named Debtors hereby veri e.	ify that the attached list of creditors is t	true and correct to the best of their
Pate:	12/28/2016	/s/ McCain, Jan	Land Daniel J Lander
		McCain, James Signature of De	

Case 16-40673 Doc 1 Filed 12/29/16 Entered 12/29/16 17:57:34 Desc Main Document Page 69 of 69

Deb	or 1 James First Name	Middle Name	McCain	Case number (if known)				
16.		mily income that applies to	Last Name					
	16a. Fill in the state in wh		Illinois					
		people in your household.	3					
	16c. Fill in the median fan household	nily income for your state and si			\$75,454.00			
		ed in the separate instructions for	To find or this form. This list ma	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.				
17,	How do the lines compa	re?		y and the dankingtey clerk's onice.				
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).							
	17b. Line 15b is more U.S.C. § 1325(b)	e than line 16c. On the top of p	age 1 of this form, chec	k box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that				
		mmitment Period Under		4)				
18.		monthly income from line 11			\$2,318.75			
19.	Deduct the marital adjust commitment period under	stment if it applies. If you are 11 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of yo	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	***************************************			
	19a. If the marital adjustm	ent does not apply, fill in 0 on li	ne 19a.		-\$0.00			
	19b. Subtract line 19a fr				\$2,318.75			
20.	Calculate your current n	nonthly income for the year. F	ollow these steps:					
	20a, Copy line 19b.				\$2,318.75			
	Multiply by 12 (the no	umber of months in a year).			x 12			
	20b. The result is your curr	rent monthly income for the yea	r for this part of the form	1.	\$27,825.00			
	20c. Copy the median fam	ily income for your state and siz	e of household from lin	e 16c.	\$75,454.00			
21.	How do the lines compar			,				
	Line 20b is less than if commitment period is	ne 20c. Unless otherwise order 3 years. Go to Part 4,	ed by the court, on the t	op of page 1 of this form, check box 3, The				
	Line 20b is more than 4, The commitment pe	or equal to line 20c. Unless oth eriod is 5 years. Go to Part 4.	erwise ordered by the co	ourt, on the top of page 1 of this form, check box				
Parit 4	Sign Below							
	By signing here I decl:	are under penalty of positry that	the information on the		MARKET STATE OF THE STATE OF TH			
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.							
	* 1s/ James McCain James Mm) *							
	Signature of Debtor 1 Signature of Debtor 2							
	Date 12/28/2016 MM/DD/YY		Da	MM/DD/YYYY				
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.							